

**S/N Unknown**

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	Alexander Lipton et al.	Examiner:	Unknown
Serial No.:	Unknown	Group Art Unit:	Unknown
Filed:	Herewith	Docket:	1183UB00US00
Title:	SYSTEMS AND METHODS FOR MODELING SECURITY RISKS OF PUBLICLY TRADED COMPANIES		

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**INFORMATION DISCLOSURE STATEMENT**

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Mail Stop Patent Application  
Assistant Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 *et. seq.*, the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicants respectfully request that this Information Disclosure Statement be entered and the documents listed on the attached Form 1449 be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicants request that a copy of the 1449 form, initialed as being considered by the Examiner, be returned to the Applicants with the next official communication.

Pursuant to 37 C.F.R. §1.97(b), it is believed that no fee or statement is required with the Information Disclosure Statement.

The Examiner is invited to contact the Applicants' Representative at the below-listed telephone number if there are any questions regarding this communication.

Respectfully submitted,

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By their Representatives,  
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Date July 24, 2003

By

  
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Date of Deposit: July 24, 2003

This paper or fee is being deposited on the date indicated above with the United States Postal Service pursuant to 37 CFR 1.10, and is addressed to The Commissioner for Patents, Mail Stop Patent Application, P.O. Box 1450, Alexandria, VA 22313-1450.

Emily Bates  
Name

Emily Bates  
Signature

Substitute for form 1449A/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use as many sheets as necessary)	<b>Complete if Known</b>	
	<b>Applicant Number</b>	Unknown
	<b>Filing Date</b>	Even Date Herewith
	<b>First Named Inventor</b>	Lipton, Alexander
	<b>Group Art Unit</b>	Unknown
	<b>Examiner Name</b>	Unknown
Sheet 1 of 1	Attorney Docket No: 1183UB00US00	

US PATENT DOCUMENTS						
Examiner Initial *	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Class	Subclass	Filing Date If Appropriate
	US-6,078,903	06/20/2000	Kealhofer, Stephen	705	36	02/12/1998
	US-6,085,175	07/04/2000	Gugel, Leon, et al.	705	36	07/02/1998
	US-6,112,190	08/29/2000	Fletcher, Bruce, et al.	705	38	08/19/1997
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	Class	Subclass	T <sup>2</sup>

OTHER DOCUMENTS -- NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T <sup>2</sup>
		FINKELSTEIN, VALDIMIR, et al., "Credit Grades Technical Document", <u>Credit Grades Technical Document</u> , RiskMetrics Group, Inc.,(May 2002),1-52			
		HULL, JOHN, et al., "Merton's Model, Credit Risk and Volatility Skews", <u>Research Paper, Internet</u> , (February 25, 2003),1-23			
		ZHOU, CHUNSHENG, "A Jump-Diffusion Approach to Modeling Credit Risk and Valuing Defaultable Securities", <u>Research Paper, Internet</u> , (March 1997),1-47			

EXAMINER

DATE CONSIDERED